

From: Kim Hagan

Sent: Sunday, April 09, 2006 11:21 AM

To: Public Hearing

Subject: Bank of Wal Mart

Please consider the following in the upcoming hearing regarding Wal-Mart's request for a banking charter.

Wal-Mart sheer size and past performance has proven that it puts local businesses out of business wherever it goes. This will now happen to local community banks. They could even control loans to possible competitors. Far too much power for one company to have. Especially a company with the history of this one.

Wal-mart has a history of bending and breaking laws to the detriment of its employees and customers. They should not be trusted with even greater financial power.

Thank you,

Kim Hagan